

<b>Information to identify the case:</b>		
Debtor 1	<b>Candelario Pena</b>	Social Security number or ITIN <b>xxx-xx-3019</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Erika R Pena</b>	Social Security number or ITIN <b>xxx-xx-2584</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter <b>13 9/17/19</b>
Case number:	<b>19-26265</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Candelario Pena	Erika R Pena
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	262 Windsor Ct, Unit A South Elgin, IL 60177	262 Windsor Ct, Unit A South Elgin, IL 60177
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/18/19

**For more information, see page 2**

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>October 16, 2019 at 01:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p>	<p><b>Location:</b> <b>801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614</b></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 12/16/19</b></p> <p><b>Filing deadline: 11/26/19</b></p> <p><b>Filing deadline: 3/16/20</b></p> <p><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>11/8/19 at 10:30 AM</b>, Location: <b>100 S 3rd Street, Courtroom 240, Geneva, IL 60134</b></p> <p><b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00</b></p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Candelario Pena  
 Erika R Pena  
 Debtors

Case No. 19-26265-JSB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mgarcial  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db/jdb +Candelario Pena, Erika R Pena, 262 Windsor Ct, Unit A, South Elgin, IL 60177-1980  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 28207193 Lifequest, 2930 State Road 22, Wautoma, WI 54982  
 28207195 +National Credit Adjusters, LLC, 327 W 4th Ave., Po Box 3023, Hutchinson, KS 67504-3023  
 28209686 +Robert Saxe, 262 Windsor CT, South Elgin IL 60177-1980  
 28207198 +Stanislaus Credit Control Service, Inc., Po Box 480, Modesto, CA 95353-0480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com Sep 19 2019 01:52:38 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Sep 19 2019 01:53:41 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28207186 E-mail/Text: bk@afsacceptance.com Sep 19 2019 01:54:15 AFS Acceptance, Attn: Bankruptcy,  
 1475 W Cypress Rd, Ste 300, Fort Lauderdale, FL 33309  
 28207185 +E-mail/Text: bnc@advanceamerica.net Sep 19 2019 01:53:54  
 Advance America, Cash Advance Cente, 1613 Douglas, Montgomery, IL 60538-2162  
 28207187 +E-mail/Text: bk@blittandgaines.com Sep 19 2019 01:53:20 Blitt & Gaines, 661 W Glenn Ave,  
 Wheeling, IL 60090-6017  
 28207188 +EDI: RCSFNBMARIN.COM Sep 19 2019 05:33:00 Credit One Bank, Attn: Bankruptcy,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 28207189 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Sep 19 2019 01:56:12 Exeter Finance Corp,  
 Po Box 166008, Irving, TX 75016-6008  
 28207190 +EDI: AMINFOFP.COM Sep 19 2019 05:33:00 First Premier Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 28207191 E-mail/Text: rev.bankruptcy@illinois.gov Sep 19 2019 01:53:44  
 Illinois Department of Revenue, PO Box 19043, Springfield, IL 62794-9043  
 28207192 +EDI: IRS.COM Sep 19 2019 05:33:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 28207194 +EDI: RESURGENT.COM Sep 19 2019 05:33:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
 Po Box 10497, Greenville, SC 29603-0497  
 28207196 +E-mail/Text: bankruptcy@gopfs.com Sep 19 2019 01:54:44 Prestige Financial, PO Box 26707,  
 Salt Lake City, UT 84126-0707  
 28207197 +E-mail/Text: ecfbankruptcy@progleasing.com Sep 19 2019 01:54:02 Progressive Leasing,  
 256 West Data Drive, Draper, UT 84020-2315  
 28207199 E-mail/Text: tidewaterlegalebn@twcs.com Sep 19 2019 01:53:11 Tidewater Finance Co,  
 Attn: Bankruptcy, 6520 Indian River Rd, Virginia Beach, VA 23464  
 28207200 E-mail/Text: tidewaterlegalebn@twcs.com Sep 19 2019 01:53:11 Tidewater Motor Credit,  
 6520 Indian River Rd, Virginia Beach, VA 23464  
 28207201 +EDI: VERIZONCOMB.COM Sep 19 2019 05:28:00 Verizon Wireless,  
 Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0752-1

User: mgarcial  
Form ID: 309I

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Sep 18, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Candelario Pena cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
David H Cutler on behalf of Debtor 2 Erika R Pena cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4